

Information to identify the case:

Debtor 1	<u>Norman M Andrews</u>	Social Security number or ITIN	xxx-xx-8286
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Barbara A Andrews</u>	Social Security number or ITIN	xxx-xx-7125
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-21615-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Norman M Andrews

Barbara A Andrews

9/28/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Norman M Andrews
 Barbara A Andrews
 Debtors

Case No. 18-21615-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db/jdb +Norman M Andrews, Barbara A Andrews, 1836 Arlington Drive, Williamstown, NJ 08094-8725
 517579950 Advanced Call Center Technologies LLC, PO Box 9091, Gray, TN 37615-9091
 517579952 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
 517579954 +Capl/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258,
 Salt Lake City, UT 84130-0258
 517579957 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517579958 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
 St Louis, MO 63179-0040
 517579961 +Snap On Crdt, Attn: Bankruptcy, 950 Technology Way Suite 301,
 Libertyville, IL 60048-5339

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJDMARCHAND.COM Sep 29 2018 03:49:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2018 00:20:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 29 2018 00:20:16 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: BANKAMER.COM Sep 29 2018 03:49:00 Bank of America, N.A., 7105 Corporate Drive,
 Plano, TX 75024-4100

517579951 +EDI: AMEREXPR.COM Sep 29 2018 03:48:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540

517579953 +EDI: BANKAMER.COM Sep 29 2018 03:49:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012

517579955 +EDI: CAPITALONE.COM Sep 29 2018 03:49:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517579956 +EDI: CHASE.COM Sep 29 2018 03:48:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298

517579959 +EDI: CBSKOHL.COM Sep 29 2018 03:48:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043

517579960 +EDI: NAVIENTFKASMSERV.COM Sep 29 2018 03:48:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barre, PA 18773-9500

517579962 +EDI: RMSC.COM Sep 29 2018 03:49:00 Synchb/mattress Warehou, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

517582224 +EDI: RMSC.COM Sep 29 2018 03:49:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

517579963 +EDI: RMSC.COM Sep 29 2018 03:49:00 Synchrony Bank/ JC Penney, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

517579964 +EDI: RMSC.COM Sep 29 2018 03:49:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

517579965 EDI: TDBANKNORTH.COM Sep 29 2018 03:49:00 TD Bank, N.A., Attn: Bankruptcy,
 32 Chestnut St, Lewiston, ME 04243

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Sep 28, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Joseph J. Rogers on behalf of Joint Debtor Barbara A Andrews jjresq@comcast.net,
jjresql@comcast.net
Joseph J. Rogers on behalf of Debtor Norman M Andrews jjresq@comcast.net, jjresql@comcast.net
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5